

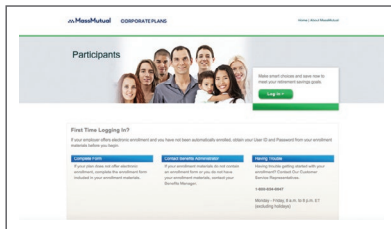
Account Access Guide

Connecting to your retirement plan

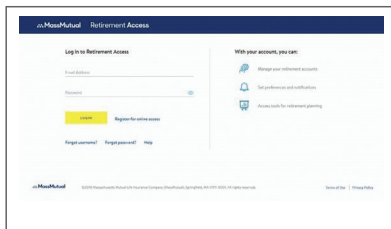
MassMutual’s interactive retirement plan website www.massmutual.com/retirementaccess allows you to access your account online 24 hours a day, seven days a week. Accessing your retirement account online is easy – just follow these simple steps.

Accessing your retirement account

Go to www.massmutual.com/retirementaccess



Click “login” to access your account.”

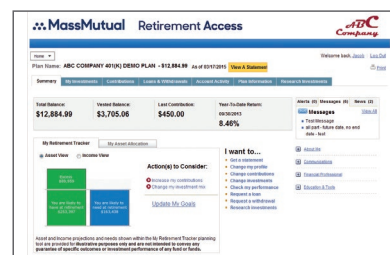


If you don’t have login credentials, you will be prompted to register for online access.

Retirement account information

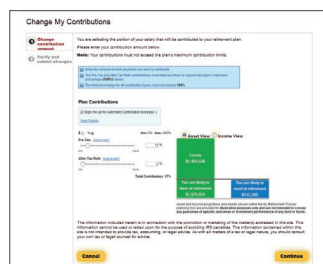
After you’ve logged on the first screen, you will see the Retirement Access home page. This home page provides information such as:

- Your account balance.
- Your personal rate of return.
- Your investment allocations (or how your account is invested).
- Quick links that offer easy navigation.



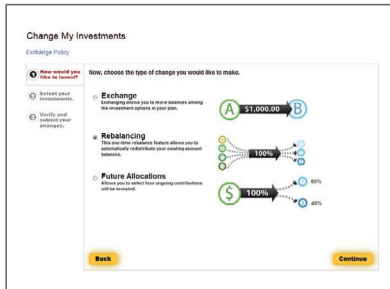
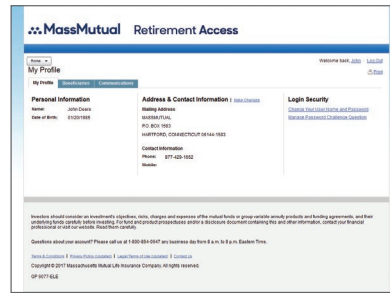
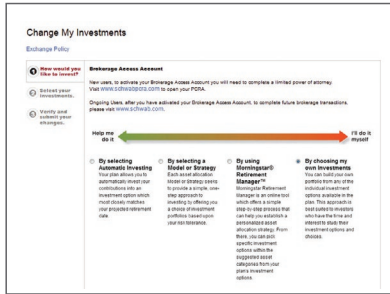
To change the percentage you contribute to the Plan:

1. Go to I want to... and click Change Contributions.
2. Choose the amounts you would like to contribute.
3. After you have chosen, click Continue and Submit Changes.



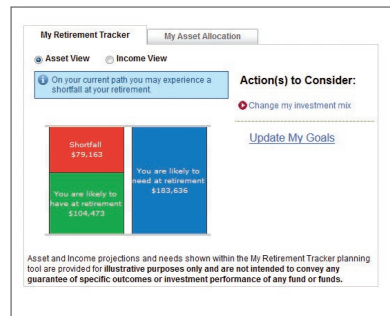
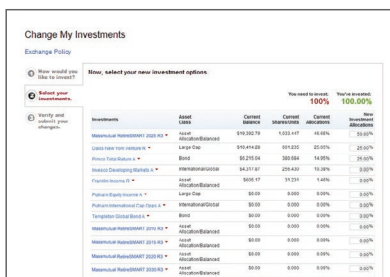
To change your investment options for your contributions:

1. Go to I want to... and click Change Investments.
2. You will be asked to choose between “Model My Goals” or “On My Own.”
3. If you choose “On My Own,” you will be asked to choose the type of change you would like to make, and then click Continue.
4. Select the funds you want to invest in, and then click Continue.
5. Verify and click Submit Changes.



How much should you save for retirement?

Explore the **My Retirement Tracker Tool**, located on your dashboard, to help determine your retirement goals and how to achieve them.



To sign up for eNotification:

1. Go to I want to... and click Change my profile.
2. Click Communications, type in your email address, confirm your email address and select notifications.
3. Confirm and submit the changes.

Easy access to your online statement:

On your MassMutual dashboard, you can view your statements and conveniently access planning tools all in one place.

MassMutual offers online learning resources before login, to help you take an active role in planning and saving for retirement today.

Have questions?

If you have questions or would like to speak with a representative, call the Participant Information Center at **1-800-854-0647** or visit www.massmutual.com/retirementaccess. Representatives are available Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.

Make the most of your retirement plan

Be sure to take advantage of all the great tools and learning resources the Retirement Access has to offer.



The information contained herein is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.